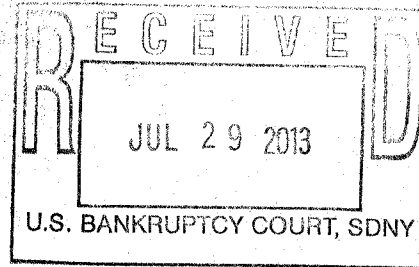


Gary T Harper
Julie L Franklin-Harper
4609 S 38th Street
St. Louis, Missouri 63116
(314) 802-8230

Residential Capital, LLC, et al Debtors
Case No. 12-12020 (MG)
Doc # 4153

Morrison & Foerster LLP
1290 Avenue of the Americas
New York, New York 10104
Telephone: (212) 468-8000
Facsimile: (212) 468-7900
Gary S. Lee
Norman S Rosenbaum
Jordan A. Wishnew



Re: Objection to Claim
July 17, 2013

My husband and I had an mortgage loan with GMAC (sister company to Residential Capital, LLC) from 2009 until 2013. In which it was sold to Ocwen Loan Servicing In March 2013. This was done only after requesting information on our suspense account with GMAC. GMAC Mortgage company refused to speak with us regarding the suspense account but each month was taking anywhere from \$10.00-700.00 from our current mortgage payments this started in April 2010 thru today. Our Escrow Account for 2012 Shows that we paid into Escrow \$4794.81 and \$4674.23 paid out. That leaves a balance of \$120.58 owed to us. In 2011 we paid into Escrow \$2563.42 and paid out \$1840.22 therefore a balance of \$723.20 is owed to us. In 2010 we paid into Escrow 3925.93 and paid out \$2909.15 therefore the balance of 1016.78 owed to us. The total owed is \$1860.56 from Escrow and \$1349.44 from the suspense account totally \$3210.00.

We spoke with Margret Pink, Legal Assistant to Steven K Brown. He is our Chapter 13 Attorney in St. Louis, Missouri. Ms. Pink spoke with GMAC on several occasions regarding this suspense account and was told that we would not be able to know how much as well as that all these funds will be returned to us after the Chapter 13 has been completed. On the GMAC Account History from the web site changed each day as to where the monies were placed. My husband and I called to GMAC and they stated there are fees on our account but no one is willing to inform us of what all these fees or other charges are. It was our understanding that any monies owed to GMAC prior to our Bankruptcy Chapter 13 would be placed in the Bankruptcy Case to be paid thru the Courts. We would only have to pay the current mortgage.

Case No. 12-12020 (MG)
Doc # 4153

We are enclosing statements from GMAC Mortgage Company and Ocwen Loan Servicing Account History, Letter from GMAC Mortgage Company dated 05/14/2012 of Chapter 11 reorganization, and Notice of Hearing. WE are submitting all documents to the Court as well as the Attorneys listed on file. We are requesting an telephone hearing regarding this matter. Our Phone Number is (314) 802-8230.

Dated: July 17, 2013
St Louis, Missouri

Gary T Harper
Julie L Franklin-Harper
4609 S 38th Street
St. Louis, Missouri 63116
(314) 802-8230

CC: Chambers of the Honorable Martin Glenn
United States Bankruptcy Court for the Southern
District of New York
One Bowling Green
New York, New York 10004-1408

Clerk of the Bankruptcy Court
One bowling Green
New York, New York 10004-1408

US Federal Office Building
Attn: Brain Masumoto & Michael Driscoll
201 Varick Street Ste 1006
New York, New York 10014

Residential Capital, LLC
Lewis Kruger, CRO, c/o Morrison & Foerster, LLP
Attn: Gary Lee, Lorenzo Marinuzzi, & Todd Goren
1290 Ave of the Americas
New York, New York 10104

Kramer Levin Naftalis & Frankel, LLP
Attn: Kenneth H Eckstein, Douglas H Mannala, & Stephen D Zide
1177 Ave of the Americas
New York, New York 10036

Case No. 12-12020 (MG)
Doc # 4153

A Ally Financial Inc
Attn: William B. Solomon & timothy Devine
1177 Ave of the Americas
New York, New York 10036

Kirkland & Ellis, LLP
Attn: Richard M Cyrix & Ray Schrock
601 Lexington Ave
New York, New York 10022

Gary T Harper 07/17/2013

Julie L Franklin-Harper 07/17/2013

GMAC Mortgage

Account History

4609 S 38TH STREET

SAINT LOUIS, MO 63116 **FHA 30 year FIXED Loan**
12/28/2008 - 12/28/2011

Account Number: 0602208209

Original Loan Amount: \$137,019

Original Loan Date: 01/13/2009

Balance as of 12/28/2012: \$129,387.11

Date	Description	Monthly Payment	Applied to Principal	Applied to Interest	Applied to Escrow	Late Charges	Other
12/02/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
11/10/2011	Payment	\$994.00	\$176.69	\$601.29	\$216.02	\$0.00	\$0.00
11/09/2011	County Tax Paid	(\$1,104.01)	\$0.00	\$0.00	(\$1,104.01)	\$0.00	\$0.00
11/04/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
10/24/2011	Receipt	\$39.76	\$0.00	\$0.00	\$0.00	\$39.76	\$0.00
10/24/2011	Payment	\$994.00	\$175.88	\$602.10	\$216.02	\$0.00	\$0.00
10/04/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
09/13/2011	Payment	\$994.00	\$175.08	\$602.90	\$216.02	\$0.00	\$0.00
09/02/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
08/13/2011	Payment	\$994.00	\$174.28	\$603.70	\$216.02	\$0.00	\$0.00
08/03/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
07/14/2011	Additional Principal	\$6.00	\$6.00	\$0.00	\$0.00	\$0.00	\$0.00
07/14/2011	Payment	\$994.00	\$173.46	\$604.52	\$216.02	\$0.00	\$0.00

Date	Description	Monthly Payment	Applied to Principal	Applied to Interest	Applied to Escrow	Late Charges	Other
02/09/2011	Additional Principal	\$20.41	\$20.41	\$0.00	\$0.00	\$0.00	\$0.00
02/09/2011	Payment	\$979.59	\$169.34	\$608.64	\$201.61	\$0.00	\$0.00
02/04/2011	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
01/11/2011	Escrow Disbursement	(\$331.12)	\$0.00	\$0.00	(\$331.12)	\$0.00	\$0.00
01/10/2011	Additional Principal	\$20.41	\$20.41	\$0.00	\$0.00	\$0.00	\$0.00
01/10/2011	Payment	\$979.59	\$168.47	\$609.51	\$201.61	\$0.00	\$0.00
01/04/2011	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
12/06/2010	Additional Principal	\$20.41	\$20.41	\$0.00	\$0.00	\$0.00	\$0.00
12/06/2010	Payment	\$979.59	\$167.61	\$610.37	\$201.61	\$0.00	\$0.00
12/03/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
11/08/2010	County Tax Paid	(\$1,090.71)	\$0.00	\$0.00	(\$1,090.71)	\$0.00	\$0.00
11/03/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
11/03/2010	Additional Principal	\$20.41	\$20.41	\$0.00	\$0.00	\$0.00	\$0.00
11/03/2010	Payment	\$979.59	\$166.75	\$611.23	\$201.61	\$0.00	\$0.00
11/01/2010	Receipt	\$50.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00
10/04/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
10/02/2010	Receipt	\$50.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00
10/02/2010	Additional Principal	\$20.41	\$20.41	\$0.00	\$0.00	\$0.00	\$0.00
10/02/2010	Payment	\$979.59	\$165.90	\$612.08	\$201.61	\$0.00	\$0.00
09/09/2010	Receipt	\$50.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00
09/09/2010	Additional Principal	\$20.41	\$20.41	\$0.00	\$0.00	\$0.00	\$0.00
09/09/2010	Payment	\$979.59	\$165.05	\$612.93	\$201.61	\$0.00	\$0.00
09/08/2010	Receipt	\$0.00	\$20.41	\$0.00	\$0.00	\$0.00	\$0.00
09/08/2010	Receipt	\$0.00	\$0.00	\$0.00	\$50.00	\$0.00	\$0.00
09/08/2010	Additional Principal Reversed	\$0.00	(\$70.41)	\$0.00	\$0.00	\$0.00	\$0.00
09/03/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
08/31/2010	Receipt	\$0.00	\$70.41	\$0.00	\$0.00	\$0.00	\$0.00
08/26/2010	Payment	\$0.00	\$164.20	\$613.78	\$201.61	\$0.00	\$0.00

Date	Description	Monthly Payment	Applied to Principal	Applied to Interest	Applied to Escrow	Late Charges	Other
08/11/2010	Receipt	\$1,050.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/04/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
07/05/2010	Additional Principal	\$20.41	\$20.41	\$0.00	\$0.00	\$0.00	\$0.00
07/05/2010	Payment	\$979.59	\$163.36	\$614.62	\$201.61	\$0.00	\$0.00
07/02/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
06/04/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
06/04/2010	Additional Principal	\$25.00	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00
06/04/2010	Additional Principal	\$75.41	\$75.41	\$0.00	\$0.00	\$0.00	\$0.00
06/04/2010	Payment	\$979.59	\$162.16	\$615.82	\$201.61	\$0.00	\$0.00
05/04/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
05/03/2010	Receipt	\$75.00	\$0.00	\$0.00	\$75.00	\$0.00	\$0.00
05/03/2010	Additional Principal	\$25.00	\$25.00	\$0.00	\$0.00	\$0.00	\$0.00
05/03/2010	Additional Principal	\$0.41	\$0.41	\$0.00	\$0.00	\$0.00	\$0.00
05/03/2010	Payment	\$979.59	\$161.30	\$616.68	\$201.61	\$0.00	\$0.00
04/13/2010	Receipt	\$75.00	\$0.00	\$0.00	\$75.00	\$0.00	\$0.00
04/13/2010	Additional Principal	\$45.41	\$45.41	\$0.00	\$0.00	\$0.00	\$0.00
04/13/2010	Payment	\$979.59	\$160.36	\$617.62	\$201.61	\$0.00	\$0.00
04/13/2010	Payment	\$979.59	\$159.62	\$618.36	\$201.61	\$0.00	\$0.00
04/13/2010	Receipt	(\$75.00)	\$0.00	\$0.00	(\$75.00)	\$0.00	\$0.00
04/13/2010	Receipt	\$75.00	\$0.00	\$0.00	\$75.00	\$0.00	\$0.00
04/13/2010	Payment Reversed	(\$979.59)	(\$159.62)	(\$618.36)	(\$201.61)	\$0.00	\$0.00
04/13/2010	Payment Reversed	(\$979.59)	(\$160.36)	(\$617.62)	(\$201.61)	\$0.00	\$0.00
04/13/2010	Additional Principal Reversed	(\$75.00)	(\$75.00)	\$0.00	\$0.00	\$0.00	\$0.00
04/13/2010	Additional Principal Reversed	(\$45.41)	(\$45.41)	\$0.00	\$0.00	\$0.00	\$0.00
04/05/2010	Additional Principal	\$45.41	\$45.41	\$0.00	\$0.00	\$0.00	\$0.00
04/05/2010	Additional Principal	\$75.00	\$75.00	\$0.00	\$0.00	\$0.00	\$0.00

acc # 10602268209

Date	Description	Monthly Payment	Applied to Principal	Applied to Interest	Applied to Escrow	Late Charges	Other
04/05/2010	Payment	\$979.59	\$160.36	\$617.62	\$201.61	\$0.00	\$0.00
04/02/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
04/01/2010	Fire Ins Paid	(\$773.93)	\$0.00	\$0.00	(\$773.93)	\$0.00	\$0.00
03/11/2010	Receipt	\$295.41	\$0.00	\$0.00	\$295.41	\$0.00	\$0.00
03/11/2010	Additional Principal Reversed	(\$295.41)	(\$295.41)	\$0.00	\$0.00	\$0.00	\$0.00
03/03/2010	Mortgage Ins Paid	(\$60.64)	\$0.00	\$0.00	(\$60.64)	\$0.00	\$0.00
03/01/2010	Additional Principal	\$295.41	\$295.41	\$0.00	\$0.00	\$0.00	\$0.00
03/01/2010	Payment	\$979.59	\$159.62	\$618.36	\$201.61	\$0.00	\$0.00
02/08/2010	Escrow Disbursement	(\$393.65)	\$0.00	\$0.00	(\$393.65)	\$0.00	\$0.00
02/03/2010	Mortgage Ins Paid	(\$61.49)	\$0.00	\$0.00	(\$61.49)	\$0.00	\$0.00
02/02/2010	Receipt	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
02/02/2010	Additional Principal	\$75.00	\$75.00	\$0.00	\$0.00	\$0.00	\$0.00
02/02/2010	Additional Principal	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00
02/02/2010	Payment	\$998.32	\$158.55	\$619.43	\$220.34	\$0.00	\$0.00
01/07/2010	Receipt	\$25.00	\$0.00	\$0.00	\$25.00	\$0.00	\$0.00
01/07/2010	Additional Principal	\$75.00	\$75.00	\$0.00	\$0.00	\$0.00	\$0.00
01/07/2010	Additional Principal	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00
01/07/2010	Payment	\$998.32	\$157.47	\$620.51	\$220.34	\$0.00	\$0.00
01/04/2010	Mortgage Ins Paid	(\$61.49)	\$0.00	\$0.00	(\$61.49)	\$0.00	\$0.00
12/07/2009	Additional Principal	\$1.68	\$1.68	\$0.00	\$0.00	\$0.00	\$0.00
12/07/2009	Payment	\$998.32	\$156.75	\$621.23	\$220.34	\$0.00	\$0.00
12/04/2009	Mortgage Ins Paid	(\$61.49)	\$0.00	\$0.00	(\$61.49)	\$0.00	\$0.00

GMAC Mortgage

Account History

4609 S 38TH STREET

SAINT LOUIS, MO 63116 FHA 30 year FIXED Loan
12/28/2011 - 12/28/2012

Account Number: 0602208209

Original Loan Amount: \$137,019

Original Loan Date: 01/13/2009

Balance as of 12/28/2012: \$129,387.11

ACC, # 0602208209

Date	Description	Monthly Payment	Applied to Principal	Applied to Interest	Applied to Escrow	Late Charges	Other
01/18/2013	Receipt	(\$4.42)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/18/2013	Fee Paid	(\$4.42)	\$0.00	\$0.00	\$0.00	\$0.00	(\$4.42)
01/18/2013	Receipt	\$4.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
01/07/2013	Receipt	\$156.11	\$0.00	\$0.00	\$156.11	\$0.00	\$0.00
01/04/2013	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
12/28/2012	Fee Assessed	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00
12/28/2012	Receipt	\$0.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/28/2012	Payment	\$1,065.39	\$184.11	\$593.87	\$287.41	\$0.00	\$0.00
12/11/2012	Receipt	\$70.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/11/2012	Payment	\$995.58	\$183.27	\$594.71	\$217.60	\$0.00	\$0.00
12/05/2012	Receipt	\$624.44	\$0.00	\$0.00	\$624.44	\$0.00	\$0.00
12/04/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
12/04/2012	Escrow Receipt	\$1,180.00	\$0.00	\$0.00	\$1,180.00	\$0.00	\$0.00
11/12/2012	Fee Assessed	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00
11/12/2012	County Tax Paid	(\$1,147.36)	\$0.00	\$0.00	(\$1,147.36)	\$0.00	\$0.00
11/02/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
11/02/2012	Receipt	\$70.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11/02/2012	Payment	\$995.58	\$182.44	\$595.54	\$217.60	\$0.00	\$0.00
10/03/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
09/27/2012	Receipt	\$70.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/27/2012	Payment	\$995.58	\$181.60	\$596.38	\$217.60	\$0.00	\$0.00
09/11/2012	Fee Assessed	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$150.00
09/05/2012	Receipt	\$70.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
09/05/2012	Payment	\$995.58	\$180.77	\$597.21	\$217.60	\$0.00	\$0.00
09/04/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
09/03/2012	Fire Ins Paid	(\$1,180.00)	\$0.00	\$0.00	(\$1,180.00)	\$0.00	\$0.00
08/28/2012	Fee Assessed	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	\$100.00
08/28/2012	Fee Assessed	\$50.00	\$0.00	\$0.00	\$0.00	\$0.00	\$50.00
08/09/2012	Receipt	\$166.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/08/2012	Receipt	(\$4.42)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Date	Description	Monthly Payment	Applied to Principal	Applied to Interest	Applied to Escrow	Late Charges	Other
08/08/2012	Receipt	\$4.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/08/2012	Receipt	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/08/2012	Receipt	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/06/2012	Receipt	(\$1,000.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/06/2012	Receipt	\$4.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/06/2012	Payment	\$995.58	\$179.95	\$598.03	\$217.60	\$0.00	\$0.00
08/03/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
08/03/2012	Receipt	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
08/02/2012	Fee Assessed	\$32.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32.00
08/02/2012	Fee Assessed	\$250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$250.00
08/02/2012	Fee Assessed	\$32.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32.00
08/02/2012	Fee Assessed	\$327.00	\$0.00	\$0.00	\$0.00	\$0.00	\$327.00
08/02/2012	Fee Assessed	\$700.00	\$0.00	\$0.00	\$0.00	\$0.00	\$700.00
08/02/2012	Fee Assessed	\$10.00	\$0.00	\$0.00	\$0.00	\$0.00	\$10.00
07/04/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
06/04/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
06/01/2012	Fee Assessed	\$11.25	\$0.00	\$0.00	\$0.00	\$0.00	\$11.25
05/04/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
04/25/2012	Fee Assessed	\$11.25	\$0.00	\$0.00	\$0.00	\$0.00	\$11.25
04/13/2012	Fire Ins Paid	(\$1,639.59)	\$0.00	\$0.00	(\$1,639.59)	\$0.00	\$0.00
04/04/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
03/02/2012	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
02/07/2012	Receipt	\$35.56	\$0.00	\$0.00	\$35.56	\$0.00	\$0.00
02/03/2012	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
02/03/2012	Payment	\$994.00	\$179.13	\$598.85	\$216.02	\$0.00	\$0.00
01/13/2012	Payment	\$994.00	\$178.31	\$599.67	\$216.02	\$0.00	\$0.00
01/04/2012	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
12/16/2011	Payment	\$994.00	\$177.50	\$600.48	\$216.02	\$0.00	\$0.00

Stop ↑

Date	Description	Monthly Payment	Applied to Principal	Applied to Interest	Applied to Escrow	Late Charges	Other
12/16/2011	Payment	\$994.00	\$177.50	\$600.48	\$216.02	\$0.00	\$0.00
12/02/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
11/10/2011	Payment	\$994.00	\$176.69	\$601.29	\$216.02	\$0.00	\$0.00
11/09/2011	County Tax Paid	(\$1,104.01)	\$0.00	\$0.00	(\$1,104.01)	\$0.00	\$0.00
11/04/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
10/24/2011	Receipt	\$39.76	\$0.00	\$0.00	\$0.00	\$39.76	\$0.00
10/24/2011	Payment	\$994.00	\$175.88	\$602.10	\$216.02	\$0.00	\$0.00
10/04/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
09/13/2011	Payment	\$994.00	\$175.08	\$602.90	\$216.02	\$0.00	\$0.00
09/02/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
08/13/2011	Payment	\$994.00	\$174.28	\$603.70	\$216.02	\$0.00	\$0.00
08/03/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
07/14/2011	Additional Principal	\$6.00	\$6.00	\$0.00	\$0.00	\$0.00	\$0.00
07/14/2011	Payment	\$994.00	\$173.46	\$604.52	\$216.02	\$0.00	\$0.00
07/04/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
06/10/2011	Additional Principal	\$6.00	\$6.00	\$0.00	\$0.00	\$0.00	\$0.00
06/10/2011	Payment	\$994.00	\$172.64	\$605.34	\$216.02	\$0.00	\$0.00
06/03/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
05/14/2011	Additional Principal	\$6.00	\$6.00	\$0.00	\$0.00	\$0.00	\$0.00
05/14/2011	Payment	\$994.00	\$171.82	\$606.16	\$216.02	\$0.00	\$0.00
05/04/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
04/11/2011	Additional Principal	\$6.00	\$6.00	\$0.00	\$0.00	\$0.00	\$0.00
04/11/2011	Payment	\$994.00	\$171.01	\$606.97	\$216.02	\$0.00	\$0.00
04/04/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00
04/01/2011	Fire Ins Paid	(\$790.42)	\$0.00	\$0.00	(\$790.42)	\$0.00	\$0.00
03/09/2011	Additional Principal	\$6.00	\$6.00	\$0.00	\$0.00	\$0.00	\$0.00
03/09/2011	Payment	\$994.00	\$170.21	\$607.77	\$216.02	\$0.00	\$0.00
03/04/2011	Mortgage Ins Paid	(\$59.74)	\$0.00	\$0.00	(\$59.74)	\$0.00	\$0.00

GMAC Mortgage

Account History

4609 S 38TH STREET

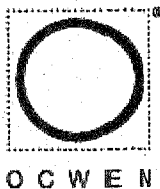
SAINT LOUIS, MO 63116 FHA 30 year FIXED Loan
07/02/2012 - 01/02/2013

Account Number: 0602208209

Original Loan Amount: \$137,019

Original Loan Date: 01/13/2009

Balance as of 01/02/2013: \$129,387.11



Ocwen Loan Servicing®
Mortgage Customers

(Pg 1)

Account History

4609 S 38TH STREET

SAINT LOUIS, MO 63116 **FHA 30 year FIXED Loan**

Account Number: 0602208209

Original Loan Amount: \$137,019

Original Loan Date: 01/13/2009

Balance as of 07/11/2013: \$129,016.35

Date	Description	Monthly Payment	Applied to Principal	Applied to Interest	Applied to Escrow	Late Charges	Other
07/05/2013	Mortgage Ins Paid	(\$57.77)	\$0.00	\$0.00	(\$57.77)	\$0.00	\$0.00
07/03/2013	Fee Paid	\$156.11	\$0.00	\$0.00	\$0.00	\$0.00	\$156.11
06/05/2013	Fee Paid	\$156.11	\$0.00	\$0.00	\$0.00	\$0.00	\$156.11
06/04/2013	Mortgage Ins Paid	(\$57.77)	\$0.00	\$0.00	(\$57.77)	\$0.00	\$0.00
05/23/2013	Fee Paid	(\$57.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$57.00)
05/06/2013	Fee Paid	\$206.73	\$0.00	\$0.00	\$0.00	\$0.00	\$206.73
05/06/2013	Receipt	\$209.66	\$0.00	\$0.00	\$209.66	\$0.00	\$0.00
05/03/2013	Mortgage Ins Paid	(\$57.77)	\$0.00	\$0.00	(\$57.77)	\$0.00	\$0.00
04/03/2013	Mortgage Ins Paid	(\$57.77)	\$0.00	\$0.00	(\$57.77)	\$0.00	\$0.00
04/03/2013	Receipt	\$156.11	\$0.00	\$0.00	\$156.11	\$0.00	\$0.00
04/02/2013	Fee Waived	(\$50.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$50.00)
04/02/2013	Fee Waived	(\$50.00)	\$0.00	\$0.00	\$0.00	\$0.00	(\$50.00)
03/11/2013	Receipt	(\$34.39)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
03/11/2013	Payment	\$1,065.39	\$185.80	\$592.18	\$287.41	\$0.00	\$0.00
03/08/2013	Receipt	\$51.94	\$0.00	\$0.00	\$51.94	\$0.00	\$0.00
03/04/2013	Mortgage Ins Paid	(\$57.77)	\$0.00	\$0.00	(\$57.77)	\$0.00	\$0.00
02/06/2013	Receipt	\$0.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
02/06/2013	Payment	\$1,065.39	\$184.96	\$593.02	\$287.41	\$0.00	\$0.00
02/04/2013	Mortgage Ins Paid	(\$58.78)	\$0.00	\$0.00	(\$58.78)	\$0.00	\$0.00
01/18/2013	Fee Paid	\$4.42	\$0.00	\$0.00	\$0.00	\$0.00	\$4.42
01/18/2013	Receipt	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**THIS IS A NOTICE REGARDING YOUR CLAIM. YOU MUST READ IT
AND TAKE ACTION IF YOU DISAGREE WITH THE OBJECTION.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:)	Case No. 12-12020 (MG)
RESIDENTIAL CAPITAL, LLC, <u>et al.</u> ,)	Chapter 11
Debtors.)	Jointly Administered

**NOTICE OF HEARING ON NINETEENTH OMNIBUS OBJECTION TO CLAIMS
(BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)**

Gary & Julie Harper

Proposed Claim(s) to be Disallowed and Expunged				Reason for Disallowance
Claim No(s); Date Filed	Debtor	Classification	Amount	Claimant does not include sufficient supporting documents
5304 11/13/12	Residential Capital, LLC	Administrative Priority	\$3,210.00	
		Administrative Secured	N/A	
		Secured	N/A	
		Priority	N/A	
		General Unsecured	N/A	

PLEASE TAKE NOTICE that, on July 3, 2013, Residential Capital, LLC and certain of its affiliates (collectively, the “Debtors”) filed their Nineteenth Omnibus Objection to Claims (Borrower Claims with Insufficient Documentation) (the “Objection”) with the United States Bankruptcy Court for the Southern District of New York (the “Bankruptcy Court”).¹ The category of claim objection applicable to you is identified in the table above in the column entitled “Reason for Disallowance”.

The Objection requests that the Bankruptcy Court expunge, and/or disallow one or more of your claims listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED on the ground that the claim(s) does not contain sufficient documentation to substantiate the claim. **Any claim that the Bankruptcy Court expunges and disallows will be treated as if it had not been filed and you will not be entitled to any distribution on account thereof.**

¹ A list of the Debtors, along with the last four digits of each Debtor’s federal tax identification number, is available on the Debtors’ website at <http://www.kccllc.net/rescap>.

have filed, including any SURVIVING CLAIM(S) listed above) at a later date. You will receive a separate notice of any such objections.

You may participate in a hearing telephonically provided that you comply with the Bankruptcy Court's instructions, which can be found on the Bankruptcy Court's website at www.nysb.uscourts.gov.

If you wish to view the complete Objection, you can do so on the Bankruptcy Court's electronic docket for the Debtors' chapter 11 cases, which is posted on the internet at www.nysb.uscourts.gov (a PACER login and password are required and can be obtained through the PACER Service Center at www.pacer.psc.uscourts.gov), or for free at <http://www.kccllc.net/rescap>. If you have any questions about this notice or the Objection, or if you would like to request a complete copy of the Objection at the Debtors' expense, please contact the Debtors' approved claims agent Kurtzman Carson Consultants, LLC at (888) 926-3479. CLAIMANTS SHOULD NOT CONTACT THE CLERK OF THE BANKRUPTCY COURT TO DISCUSS THE MERITS OF THEIR CLAIMS.

DATED: July 5, 2013
New York, New York

MORRISON & FOERSTER LLP
1290 Avenue of the Americas
New York, New York 10104
Telephone: (212) 468-8000
Facsimile: (212) 468-7900
Gary S. Lee
Norman S. Rosenbaum
Jordan A. Wishnew

ATTORNEYS FOR DEBTORS AND
DEBTORS IN POSSESSION

Residential Capital, LLC
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

000026

PRF 59371***
Case No.: 12-12020
Svl 14

PackID: 26
NameID: 11080867

Gary & Julie Harper
4609 S 38th Street
St Louis, MO 63116

If you do NOT oppose the expungement, and/or disallowance of your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, then you do NOT need to file a written response to the Objection and you do NOT need to appear at the hearing.

If you DO oppose the expungement, and/or disallowance of your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, then you MUST file with the Bankruptcy Court and serve on the parties listed below a written response to the Objection that is received on or before 4:00 p.m. Prevailing Eastern Time on August 5, 2013 (the "Response Deadline").

Your response, if any, must contain at a minimum the following: (i) a caption setting forth the name of the Bankruptcy Court, the names of the Debtors, the case number and the title of the Objection to which the response is directed; (ii) the name of the claimant and description of the basis for the amount of the claim; (iii) a concise statement setting forth the reasons why the claim should not be disallowed, and/or expunged for the reasons set forth in the Objection, including, but not limited to, the specific factual and legal bases upon which you will rely in opposing the Objection; (iv) all documentation or other evidence of the claim, to the extent not included with the proof of claim previously filed with the Bankruptcy Court, upon which you will rely in opposing the Objection; (v) the address(es) to which the Debtors must return any reply to your response, if different from that presented in the proof of claim; and (vi) the name, address, and telephone number of the person (which may be you or your legal representative) possessing ultimate authority to reconcile, settle, or otherwise resolve the claim on your behalf.

The Bankruptcy Court will consider a response only if the response is timely filed, served, and received. A response will be deemed timely filed, served, and received only if the original response is actually received on or before the Response Deadline by (i) the chambers of the Honorable Martin Glenn, One Bowling Green, New York, New York 10004, Courtroom 501; (ii) Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York 10104, Attn: Gary S. Lee, Esq., Norman S. Rosenbaum, Esq. and Jordan A. Wishnew, Esq., attorneys for the Debtors; and (iii) Kramer Levin Naftalis & Frankel LLP, 1117 Avenue of the Americas, New York, NY 10036, Attn: Kenneth H. Eckstein, Esq. and Douglas H. Mannal, Esq., attorneys for the Official Committee of Unsecured Creditors appointed in these cases.

A hearing will be held on August 21, 2013 to consider the Objection. The hearing will be held at 10:00 a.m. Prevailing Eastern Time in the United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, New York 10004, Courtroom 501. If you file a written response to the Objection, you should plan to appear at the hearing. The Debtors, however, reserve the right to continue the hearing on the Objection with respect to your claim(s). If the Debtors do continue the hearing with respect to your claim(s), then the hearing will be held at a later date. If the Debtors do not continue the hearing with respect to your claim(s), then a hearing on the Objection will be conducted on the above date.

Whether or not the Bankruptcy Court disallows, and/or expunges your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, the Debtors have the right to object on other grounds to the claim(s) (or to any other claims you may

GMAC Mortgage
c/o Kurtzman Carson Consultants LLC
PO Box 8013
Redondo Beach, CA 90277

233204



PRF 48744 996455

GARY T HARPER
JULIE L FRANKLIN-HARPER
4809 S 38TH ST
ST LOUIS MO 63116

GMAC Mortgage

May 14, 2012

Dear Homeowner,

As you may have read or heard, Residential Capital, LLC (ResCap), recently announced that it and its subsidiaries, including GMAC Mortgage, are restructuring under Chapter 11. Although you may not be familiar with our name, ResCap is the parent company of GMAC Mortgage, which services your mortgage. As servicer, GMAC Mortgage collects and keeps track of your mortgage payments and ensures that they are applied to your account and properly distributed to the lenders and investors who own your loan.

The restructuring of ResCap and GMAC Mortgage does not change your obligations as a mortgage borrower. **As such, you must continue to make your scheduled mortgage payments on time and in full to the address listed on your monthly account statement.**

While nothing has changed in relation to the amount of your mortgage payments or where you send those payments, we understand you may have some questions. Please feel free to contact our toll-free Homeowner Hotline at (888) 926-3479 between 8 a.m. and 5 p.m. EST, or refer to <http://www.kccllc.net/rescap> for additional information regarding ResCap's Chapter 11 reorganization. If you have specific questions about your loan, please reach out to the customer service number listed on your monthly statement.

In the coming weeks, you will receive a Notice of Chapter 11 Bankruptcy Cases, Meeting of Creditors, and Deadlines in the mail. No action is required on your part, related to this restructuring.

For our part, everyone on the GMAC Mortgage team is committed to providing the same high level of service and responsiveness we've always shown to the homeowners whose mortgage loans are entrusted to us. We look forward to helping you continue to build equity and value in your home.

Sincerely,

Thomas Marano
Chief Executive Officer
Residential Capital, LLC

PROPERTY ADDRESS

1501110 11005 0001019 2010019 MF174601 EROCEKED 1 QZ DOW MF17460000 140310 CW



Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Details of Amount Due/Paid

Principal and Interest	\$777.98
Subsidy/Buydown	\$0.00
Escrow	\$252.72
Unpaid Amount	\$8,382.80
Late Charges	\$199.10
Other	\$1,278.66
Total Unpaid Amount	\$10,891.26
Payment Date	November 01, 2012

Account Activity Since Last Statement

Description	Pmt Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
PD EXPENSE ADVANCES	10/01/12	06/05/13	\$156.11						\$156.11
Mortgage Ins Paid	10/01/12	06/04/13	\$57.77			\$57.77			

Important News

No remittance is required if payments are being remitted by the Bankruptcy Trustee

Mortgage Payment Coupon

Convenient Payment Options

Online Payment Services — Pay your mortgage bills and view your mortgage account statement online! To get started simply register for Account Access at ocwen.mortgagebanksite.com, log-in, and follow the enrollment instructions or sign the box on the front of the statement and Ocwen will send you additional information on enrolling in one of our automatic payment programs.

Mail or Express Mail — When making your mortgage payment, please detach the coupon portion and mail with your check or money order. Do not send cash. Do not send post dated checks. If paying more than the amount due, be sure to indicate on the coupon how to apply the excess money. Please write your account number on your check or money order.

If you use a third party bill payer service or if you do not have your mortgage payment coupon send to:

Ocwen Loan Servicing, LLC, Attn: Payment Processing
PO Box 79135, Phoenix, AZ 85062-9135

For Express Mail Only send to:

Ocwen Loan Servicing, LLC, 6716 Grade Lane,
Building 9, Suite 910, Louisville, KY 40213-1407

Pay by Phone — For information and the fee to use this quick and convenient service call 1-800-766-4622. Please have your bank routing number and bank account number available when you call.

Account Information or Questions — 1-800-766-4622 or ocwen.mortgagebanksite.com

Our automated telephone service will help you get fast and confidential answers to questions. Be sure to have your account number and social security number available for identification. You can call 24 hours a day, 7 days a week. Representatives are available from 6:00 a.m.-10:00 p.m. CT Monday-Friday, and 8:00 a.m.-2:00 p.m. CT Saturday.

Special Number for the Hearing Impaired: 1-800-735-2943

Inquiries — General inquiries/correspondence should be mailed separately from your account payments.

Supplemental Tax Bills — If you receive a supplemental or interim bill from the tax collector and would like the bill paid from escrow, promptly forward the bill to the address listed below prior to the delinquency date.

General Inquiries

Ocwen Loan Servicing, LLC
Attn: Customer Care
P.O. Box 780
Waterloo, IA 50704-0780

Insurance Policies/Bills

Ocwen Loan Servicing, LLC
P.O. Box 4025
Coraopolis, PA 15108-6942
1-800-256-9962

Tax Bills

Ocwen Loan Servicing, LLC
Attn: Tax Dept.
P.O. Box 961219
FT. Worth, TX 76161-0219
1-877-261-5760

Tax Bills in PA or MA

Ocwen Loan Servicing, LLC
Attn: Tax Dept.
P.O. Box 961241
Ft. Worth, TX 76161-0241
1-877-261-5760

Qualified Written Request — Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence, other than notice on your payment coupon or other payment medium supplied by us, regarding the servicing of your loan which includes your name, account number, and your reasons for the request. Any qualified written request you wish to submit must be sent to: Ocwen Loan Servicing, LLC, Attn: Customer Care, PO Box 1330, Waterloo, IA 50704-1330.

Important Information

Important Notice — Ocwen may be attempting to collect a debt and any information obtained will be used for that purpose. Ocwen may assess a return check fee consistent with the laws of your state and your mortgage contract on all checks returned unpaid by your financial institution. Additionally, Ocwen may charge a fee for processing payoff requests.

Electronic Debit — When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day your payment is received, and you will not receive your check back from your financial institution.

Important Credit Reporting Notification — We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Partial Payments — Partial payment funds, if not specified, will be posted to outstanding fees, escrow shortages or as a principal reduction in accordance with the terms of your Note.

Optional Product Information — Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default. Please call 1-800-766-4622 if you have any questions or to cancel your Optional Product enrollment.

NMLS#: 1852 NC Permit No. 3946



Residential Capital, LLC
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

PRF 59441 11080867

040863

Gary & Julie Harper
4609 S 38th Street
St Louis MO 63116



UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re:)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, et al.,)	Chapter 11
)	
Debtors.)	Jointly Administered
)	

NOTICE OF DISCLOSURE STATEMENT HEARING

**TO: ALL KNOWN CREDITORS OF THE DEBTORS AND OTHER PARTIES IN INTEREST IN THE
ABOVE-CAPTIONED CHAPTER 11 CASES**

PLEASE TAKE NOTICE OF THE FOLLOWING:

1. On July 3, 2013, Residential Capital, LLC and its affiliated debtors and debtors in possession (collectively, the "Debtors") and the Official Committee of Unsecured Creditors therefor (the "Committee," and with the Debtors, the "Plan Proponents") filed the *Disclosure Statement for the Debtors' Joint Chapter 11 Plan Proposed By Residential Capital, LLC, et al. and the Official Committee of Unsecured Creditors* (as may be amended, modified or supplemented, the "Disclosure Statement") [Docket No. 4157] with the United States Bankruptcy Court for the Southern District of New York (the "Bankruptcy Court"). The Plan Proponents submitted the Disclosure Statement pursuant to section 1125 of the Bankruptcy Code for use in the solicitation of votes on the *Joint Chapter 11 Plan of Reorganization Proposed By Residential Capital, LLC, et al. and the Official Committee of Unsecured Creditors* (as may be amended, modified or supplemented, including the Plan Supplement and all other exhibits and schedules, the "Plan") [Docket No. 4153], a copy of which was filed with the Bankruptcy Court on July 3, 2013. The Plan Proponents expect to file an amended Plan and Disclosure Statement prior to the Disclosure Statement Hearing (as defined below) and reserve the right to amend, supplement, or modify such documents further. Capitalized terms used but not defined herein shall have the meanings ascribed to them in the Plan or Disclosure Statement, as the context so requires.

2. A hearing currently is scheduled before the Honorable Martin Glenn, United States Bankruptcy Judge for the Southern District of New York, for **10:00 a.m. (ET) on August 21, 2013** (the "Disclosure Statement Hearing") at the Bankruptcy Court, One Bowling Green, New York, NY 10004 to consider the entry of an order approving, among other things, (a) the Disclosure Statement as containing "adequate information" pursuant to section 1125 of the Bankruptcy Code; (b) procedures for soliciting, receiving and tabulating votes on the Plan and for filing objections to the Plan; (c) the form of ballots, notices, and certain other documents to be distributed in connection with the solicitation of the Plan; (d) the deadlines contained in the solicitation and confirmation procedures; and (e) the procedures for notice of the confirmation hearing and filing objections to confirmation of the Plan. The specific courtroom where the Disclosure Statement Hearing will take place will be disclosed prior to the Disclosure Statement Hearing and will be posted on the Debtors' bankruptcy website at www.kccllc.net/rescap and on the Bankruptcy Court's docket.

**PLEASE BE ADVISED THAT THE DISCLOSURE STATEMENT HEARING
MAY BE CONTINUED FROM TIME TO TIME BY THE COURT OR THE PLAN PROPONENTS
WITHOUT FURTHER NOTICE OTHER THAN BY SUCH ADJOURNMENT BEING ANNOUNCED
IN OPEN COURT OR BY A NOTICE OF ADJOURNMENT FILED WITH THE COURT.**

3. Copies of the Disclosure Statement and Plan may be obtained (i) from Kurtzman Carson Consultants, LLC (a) at www.kccllc.net/rescap, by clicking on the "Court Documents" link, (b) upon request by mail to ResCap Balloting Center, c/o, KCC, 2335 Alaska Ave., El Segundo, California, 90245, or (c) upon request by calling the Debtors' restructuring hotline at (888) 251-2914 or (ii) for a fee via PACER at www.nysb.uscourts.gov (a PACER login and password are required to access documents on the Court's website and can be obtained through the PACER Service

Center at www.pacer.psc.uscourts.gov). Copies of the Disclosure Statement and Plan may also be examined by interested parties between the hours of 9:00 a.m. and 4:30 p.m. (Eastern Time) at the office of the Clerk of the Bankruptcy Court, United States Bankruptcy Court for the Southern District of New York, One Bowling Green, Room 511, New York, New York 10004.

4. **INJUNCTIONS, RELEASES, AND EXCULPATION.** The Plan contains certain injunction, release, and exculpation provisions, including **third party releases**, that are subject to approval by the Bankruptcy Court and may be found at Article IX of the Plan and Article V of the Disclosure Statement.

ARTICLE IX OF THE PLAN CONTAINS RELEASE, EXCULPATION, AND INJUNCTION PROVISIONS, AND ARTICLE IX CONTAINS A THIRD PARTY RELEASE. **THUS, YOU ARE ADVISED TO REVIEW AND CONSIDER THE PLAN CAREFULLY BECAUSE YOUR RIGHTS MIGHT BE AFFECTED THEREUNDER.**

5. **THIRD PARTY RELEASES.** Article IX of the Plan provides for the following Third Party Release:

ON AND AS OF THE EFFECTIVE DATE OF THE PLAN, THE HOLDERS OF CLAIMS AND EQUITY INTERESTS SHALL BE DEEMED TO PROVIDE A FULL AND COMPLETE DISCHARGE AND RELEASE TO THE ALLY RELEASED PARTIES AND THEIR RESPECTIVE PROPERTY FROM ANY AND ALL CAUSES OF ACTION WHATSOEVER, WHETHER KNOWN OR UNKNOWN, ASSERTED OR UNASSERTED, DERIVATIVE OR DIRECT, FORESEEN OR UNFORESEEN, EXISTING OR HEREINAFTER ARISING, IN LAW, EQUITY, OR OTHERWISE, WHETHER FOR TORT, FRAUD, CONTRACT, VIOLATIONS OF FEDERAL OR STATE SECURITIES LAWS, VEIL PIERCING OR ALTER-EGO THEORIES OR LIABILITY, OR OTHERWISE, ARISING FROM OR RELATED IN ANY WAY TO THE DEBTORS, INCLUDING THOSE IN ANY WAY RELATED TO RMBS ISSUED AND/OR SOLD BY THE DEBTORS OR THEIR AFFILIATES AND/OR THE CHAPTER 11 CASES OR THE PLAN, AND ANY OBLIGATIONS UNDER THE DOJ/AG SETTLEMENT, THE CONSENT ORDER, AND THE ORDER OF ASSESSMENT.

ENTRY OF THE CONFIRMATION ORDER SHALL CONSTITUTE THE BANKRUPTCY COURT'S APPROVAL, UNDER SECTION 1123 OF THE BANKRUPTCY CODE AND BANKRUPTCY RULE 9019, OF THE THIRD PARTY RELEASE, AND FURTHER, SHALL CONSTITUTE THE BANKRUPTCY COURT'S FINDING THAT THIS THIRD PARTY RELEASE IS: (1) IN EXCHANGE FOR THE GOOD, VALUABLE AND SUBSTANTIAL CONSIDERATION PROVIDED BY THE ALLY RELEASED PARTIES; (2) IN THE BEST INTERESTS OF THE DEBTORS, THE ESTATES, THE LIQUIDATING TRUST AND ALL HOLDERS OF CLAIMS AND EQUITY INTERESTS; (3) FAIR, EQUITABLE AND REASONABLE; (4) GIVEN AND MADE AFTER DUE NOTICE AND OPPORTUNITY FOR A HEARING; (5) JUSTIFIED BY TRULY UNUSUAL CIRCUMSTANCES; (6) AN ESSENTIAL COMPONENT AND CRITICAL TO THE SUCCESS OF THE PLAN; (7) RESULTED IN DISTRIBUTIONS TO THE CREDITORS THAT WOULD OTHERWISE HAVE BEEN UNAVAILABLE; (8) THE RESULT OF AN IDENTITY OF INTEREST BETWEEN THE DEBTORS AND THE ALLY RELEASED PARTIES REGARDING THE PLAN; AND (9) A BAR TO ANY PARTY ASSERTING A CLAIM OR CAUSE OF ACTION RELEASED PURSUANT TO THIS THIRD PARTY RELEASE AGAINST ANY OF THE ALLY RELEASED PARTIES.

NOTWITHSTANDING ANYTHING TO THE CONTRARY HEREIN, THE THIRD PARTY RELEASE SHALL NOT APPLY TO ANY CLAIMS HELD BY (I) THE FDIC, IN ITS CAPACITY AS A RECEIVER, AGAINST ALLY, AND (II) THE FHFA AGAINST ALLY.

FOR THE AVOIDANCE OF DOUBT, THE THIRD PARTY RELEASE SHALL NOT EXTEND TO ANY RIGHTS, DEFENSES, OR COUNTERCLAIMS UNDER ANY DIRECTORS &

OFFICERS OR ERRORS & OMISSIONS INSURANCE POLICIES SOLD BY ANY OF THE CONSENTING CLAIMANTS OR THEIR AFFILIATES AND COVERING EITHER THE DEBTORS OR ANY OF THE ALLY RELEASED PARTIES. NOR DOES THE THIRD PARTY RELEASE EXTEND TO (I) ANY INDEMNITY RIGHTS HELD BY DEBTORS' REPRESENTATIVES AGAINST ALLY ARISING FROM CLAIMS NOT RELEASED BY THIS THIRD PARTY RELEASE, (II) ANY INDEMNITY RIGHTS AGAINST NON-ALLY RELEASED PARTIES ARISING OUT OF THE KESSLER CLASS ACTION, OR (III) ANY OTHER INDEMNITY RIGHT ARISING OUT OF ANY OTHER CLAIMS OF BORROWERS; SPECIFICALLY, THESE RELEASES DO NOT EXTEND TO ANY INDEMNITY RIGHTS RFC MAY HAVE AGAINST ANY SUCCESSORS IN INTEREST TO CBNV AND GNBT, INCLUDING, BUT NOT LIMITED TO, THOSE INDEMNITY RIGHTS EXTENDING OUT OF THE CLIENT CONTRACTS BETWEEN RFC, ON THE ONE HAND, AND EITHER CBNV OR GNBT, ON THE OTHER HAND, WHICH INCORPORATE BY REFERENCE THE INDEMNITY PROVISIONS OF RFC'S ALTERNET SELLER GUIDE.

6. Responses and objections, if any, to the approval of the Disclosure Statement or any of the other relief sought by the Plan Proponents in connection with approval of the Disclosure Statement, must (i) be in writing, (ii) state the name and address of the objecting or responding party and the amount and nature of the claim or interest of such party, (iii) state with particularity the basis and nature of any objection or response and include, where appropriate, proposed language to be incorporated into the Disclosure Statement to resolve any such objection or response, (iv) conform to the Federal Rules of Bankruptcy Procedure and the Local Rules of the Bankruptcy Court, (v) be filed electronically with the Bankruptcy Court in accordance with the Case Management Procedures, dated May 23, 2012 [Docket No. 141] (available at www.kccilc.net/rescap), and (vi) served in accordance with General Order M-399 (which can be found at www.nysb.uscourts.gov) so as to be actually received on or before 4:00 p.m. (Eastern Time) on August 8, 2013 on the following parties: (a) the Clerk of the Bankruptcy Court, One Bowling Green, New York, New York 10004-1408; (b) Chambers of the Honorable Martin Glenn, United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, NY 10004; (c) the Debtors, (i) if by mail or courier to: Residential Capital LLC, Lewis Kruger, CRO, c/o Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York 10104; with copies to: Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York, 10104, Attn: Gary Lee, Lorenzo Marinuzzi, and Todd Goren; (ii) if by email to: Lewis.Kruger@gmacreescap.com, glee@mofo.com, lmartinuzzi@mofo.com, and tgoren@mofo.com; (d) the Creditors' Committee, (i) if by mail or courier to: Kramer Levin Naftalis & Frankel LLP, 1177 Avenue of the Americas, New York, New York, 10036, Attn: Kenneth H. Eckstein, Douglas H. Mannal and Stephen D. Zide, (ii) if by email to: keckstein@kramerlevin.com, dmannal@kramerlevin.com, and szide@kramerlevin.com; (e) Ally, (i) if by mail or courier to: Ally Financial, Inc., 1177 Avenue of the Americas, New York, NY 10036; Attn: William B. Solomon and Timothy Devine; with copies to: Kirkland & Ellis LLP, 601 Lexington Avenue, New York, New York 10022, Attn: Richard M. Cieri and Ray C. Schrock, (ii) if by email to: richard.cieri@kirkland.com and ray.schrock@kirkland.com; and (f) the Office of the United States Trustee, Southern District of New York, by mail or courier to: U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, New York 10014, Attn: Brian Masumoto and Michael Driscoll.

7. Replies to responses or objections, if any, to the approval of the Disclosure Statement must be filed on or before 12:00 p.m. (Eastern Time) on August 16, 2013.

8. IF ANY OBJECTION TO THE DISCLOSURE STATEMENT IS NOT FILED AND SERVED STRICTLY AS PRESCRIBED HEREIN, THE OBJECTING PARTY MAY BE BARRED FROM OBJECTING TO THE ADEQUACY OF THE DISCLOSURE STATEMENT AND MAY NOT BE HEARD AT THE HEARING.

9. Upon approval of the Disclosure Statement by the Bankruptcy Court, holders of Claims against the Debtors who are entitled to vote on the Plan will receive a copy of the Disclosure Statement, the Plan, and various documents related thereto, unless otherwise ordered by the Bankruptcy Court.

**If you have any questions related to this notice,
please call the Debtors' bankruptcy hotline at (888) 251-2914.**

Please note that KCC is not authorized to provide, and will not provide, legal advice.

ATTENTION BORROWERS:

SilvermanAcampora LLP has been approved as special borrower counsel to the Official Committee of Unsecured Creditors and is available to answer any questions you may have as a borrower whose loan was originated, sold, consolidated, purchased, and/or serviced by Residential Capital LLC or any of its subsidiaries.

Please call 866-269-5217 if you have questions regarding any notice you received from Residential Capital, LLC or any of its subsidiaries.

Dated: New York, New York
July 9, 2013

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